WHAT IS CLAIMED IS:

1.   A smart card for providing a user with access to a smart card based Internet application in the absence of a conventional reader for a smart card, said smart card having a memory with information stored therein that comprises:

information that is dedicated to the functionality of a device with which said smart card is adapted to be used, and

additional information that enables said device to establish an Internet session with the Internet accessible application and that functions as an interface to said application.

2.   The apparatus of claim 1 wherein said additional information includes an applet that is a client component of said application.

3.   The apparatus of claim 1 wherein said device is a telecommunications device.

4.   The apparatus of claim 3 wherein said smart card is a subscriber identification module.

5.   The apparatus of claim 3 wherein said additional information further includes an over-the-air application for transmitting information to the Internet application for use in establishing said session.

6.   A system for providing users with access to smart card based Internet applications, comprising:

a server executing at least one user application that utilizes information stored on a smart card;

a first connection associated with said server that provides said application with access to the information stored in a first smart card by means of the Internet; and

a second connection associated with said server that provides said application with access to a device on a telecommunications network that contains a second smart card.

7.   The system of claim 6 wherein said first smart card that is accessed via the Internet is an ISO-compliant smart card.

8.   The system of claim 6 wherein the second smart card in said device is a subscriber identification module.

9.   The system of claim 8 wherein said device is a mobile telephone.

10.   The system of claim 6 further including further including means for synchronizing changes made on either of said first and second smart cards during a session with the other of said smart cards during a subsequent session using said other smart card.

11.   The system of claim 10 further including means associated with said server for temporarily storing changes made on one of said smart cards during a given session for download to the other of said smart cards during a subsequent session.

12.   The system of claim 11 further including means associated with said server for detecting whether a given session with said application is being conducted with the first smart card or the second smart card.

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13.   The system of claim 12 wherein the download of said stored changes is carried out automatically upon detecting that a session is being conducted with said other smart card.

14.   The system of claim 12 further including means for enabling a user to select whether the download of said stored changes is to be carried out upon detecting that a session is being conducted with said other smart card.

15.   The system of claim 6 wherein said second connection includes a gateway that translates messages appropriate to said telecommunications network into commands and responses for said application, and vice versa.

16.   A system for providing a user with access to a smart card based Internet application in the absence of a conventional reader for a smart card, comprising:

a smart card containing information that is dedicated to the functionality of a device with which said smart card is adapted to be used, and additional information stored on said smart card that enables said device to establish an Internet session with the Internet application and that functions as an interface to said application; and

a gateway that establishes a virtual link between the device and the Internet application, and that translates messages exchanged between the device and the application.

17.   The system of claim 16 wherein said device is a telecommunications device.

18.   The system of claim 17 wherein said smart card is a subscriber identification module.

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19. The system of claim 17 wherein said smart card further includes an over-the-air application for transmitting information to the Internet application for use in establishing said session.

20. A method for providing a user with access to a smart card based Internet application in the absence of a conventional reader for a smart card, comprising the following steps:

storing information on a smart card that is dedicated to the functionality of a device with which said smart card is adapted to be used, and

storing additional information on said smart card that enables said device to establish an Internet session with the Internet application and that functions as an interface to said application.

21. The method of claim 20 wherein said additional information includes an applet that is a client component of said application.

22. The method of claim 21 wherein said device is a telecommunications device.

23. The method of claim 22 wherein said smart card is a subscriber identification module.

24. The method of claim 22 further including the step of storing on said smart card an over-the-air application for transmitting information to the Internet application for use in establishing said session.

25. A method for providing users with access to smart card based Internet applications, comprising:

executing on a server at least one user application that utilizes information stored on a smart card;

establishing a first session with said server by means of the Internet to provide said application with access to the information stored in a first smart card; and

establishing a second session with said server by means of a telecommunications network to provide said application with access to a device on said telecommunications network that contains a second smart card.

26.   The method of claim 25 wherein said first smart card that is accessed via the Internet is an ISO-compliant smart card.

27.   The method of claim 25 wherein the second smart card in said device is a subscriber identification module.

28.   The method of claim 27 wherein said device is a mobile telephone.

29.   The method of claim 25 further including the step of synchronizing changes made on either of said first and second smart cards during a session with the other of said smart cards during a subsequent session using said other smart card.

30.   The method of claim 29 further including the step of temporarily storing changes made on one of said smart cards during a given session for download to the other of said smart cards during a subsequent session.

31.   The method of claim 30 further including the step of detecting whether a given session with said application is being conducted with the first smart card or the second smart card.

32.   The method of claim 31 wherein the download of said stored changes is carried out automatically upon detecting that a session is being conducted with said other smart card.

33.   The method of claim 31 further including the step of enabling a user to select whether the download of said stored changes is to be carried out, in response to detecting that a session is being conducted with said other smart card.